



New York State DBL requires an employer provide their eligible employees with a benefit of at least **50% of their gross weekly wages up to a maximum payout of \$170** (\$340 per week of covered salary). Benefits generally **begin on the 8th day of continued disability** and could continue for a **maximum duration of 26 weeks**.

Some DBL insurance carriers offer greater benefits than the limits mandated by the state. This is known as **"enhanced"** or **"enriched"** DBL insurance coverage. This **may** take the form of:

- increased benefit amounts
- shorter/"zero-day" waiting periods
- longer benefit payout periods

Enriched Benefit Amount Paid

50% of gross weekly wages up to a maximum benefit payout of \$340

Joe Worker is a disabled employee with gross weekly earnings of \$800.

This enhancement allows Joe's benefit to be calculated accordingly: 800 X 50% = 400

Benefit Paid Out:

Policy maximum of \$340 per week.

Shortened Waiting Period

Benefits paid out during the waiting period

Jill Employee has a qualifying illness; her DBL coverage contains a "zero-day" waiting period.

This enhancement allows Jill's benefits to be calculated from the first day she is unable to work.

Benefit Paid Out:

No gap between last day worked and first day of benefits payout.

Longer Maximum Duration

Benefits paid out for beyond 26 weeks

Alex Staff has a long-term, debilitating injury which will take 7-9 months of recovery/rehabilitation.

This enhancement allows Alex to be paid for the 7-9 months he is disabled.

Benefit Paid Out:

Benefits paid for the duration of the inability to work up to 52-weeks